The following stipulations are expressly understood and agreed to by both the Landlord and Tenant:

- (a) The Landlord agrees that the Tenant may, at the Tenant's own expense, make any repairs, alterations or improvements to the demised premises that the Tenant deems necessary in the operation of its small loan business.
- (b) The Tenant agrees that all such repairs and alterations shall be made at its expense and in a first class workmanlike manner.
- (c) If the demised premises shall be abandoned or become vacant during the term of this lease, then in such event the Landlord shall have the right, at his option, to take possession of the leased property, re-enter said leased property, and annul and terminate this lease.
- (d) (1) If at any time during the term of this lease or any renewal thereof, the demised premises shall be condemned and directed to be torn down or rebuilt by the building authorities, inspectors or other duly constituted authorities, then this lease shall automatically terminate.
- (2) If at any time during the term of this lease or any renewal thereof, the demised premises are declared unfit or condemned due to such unfitness, the Landlord shall, at his own expense, without delay, make such repairs as may be required or directed by such constituted authority and the rent shall abate proportinately during such time as the Tenant cannot satisfactorily carry on its business in the premises.
- (e) The Landlord further agrees with the Tenant, or those claiming under it, that should the finance or small loans business in which the Tenant, or its successors or assigns, is engaged and which business the Tenant intends to carry on in the building on the premises hereby demised be declared unlawful under any acts or laws of the Federal, State or Municipal governments, or any agency thereof, then the Tenant shall have the right, upon giving thirty (30) days' written notice to the Landlord of its intention and election to terminate this lease.
- (f) Should the Tenant fail to pay the rent or any part thereof as the same becomes due, or violate any other term or condition of this lease, the Landlord shall then have the right, at his option, to re-enter the leased premises and terminate this lease; such re-entry shall not bar the right of recovery of rent or damages for breach of contract; and, in order to entitle Landlord to re-enter, it shall be necessary to give ten (10) days' written notice of default in rent or of other conditions broken.

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